

Form 213

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Roy R. Eland
Teresa J. Eland
aka Teresa J. Bauer-Eland
Debtor(s)

Bankruptcy Case No.: 18-10721-TPA
Related to Docket No. 47
Chapter: 13
Docket No.: 48 - 47
Concil. Conf.: 2/16/21 at 10:00 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **December 31, 2020**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **January 21, 2021**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

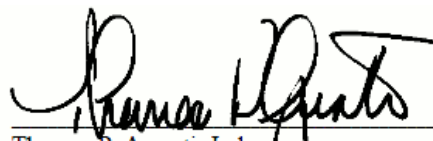
On **2/16/21 at 10:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: November 16, 2020

cm: All Creditors and Parties In Interest


Thomas P. Agresti, Judge
United States Bankruptcy Court

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

In re:
Roy R. Eland
Teresa J. Eland
Debtor(s)

Case No. 18-10721-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Nov 16, 2020

User: lmar
Form ID: 213

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Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Roy R. Eland, Teresa J. Eland, 2709 Sawmill Road, Lucinda, PA 16235-4623
14882402	+ Beneficial, Po Box 3425, Buffalo, NY 14240-3425
14882403	Beneficial Consumer Discount Company, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620
14882404	+ Beneficial/HFC, Po Box 3425, Buffalo, NY 14240-3425
14882405	+ Citibank, 701 East 60th Street N, Sioux Falls, SD 57104-0493
14882406	+ Citibank USA, P.O. Box 92350, Albuquerque, NM 87199-2350
14882407	+ Citizens Caf, 480 Jefferson Blvd, Warwick, RI 02886-1359
14882408	+ ECMC, PO Box 16408, Saint Paul, MN 55116-0408
15293221	+ Goldman Sachs Mortgage Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14882412	+ HSBC Mortgage Services, PO Box 21188, Saint Paul, MN 55121-0188
14882416	+ HSBC Mortgage Services, Inc., 636 Grand Regency Blvd, Brandon, FL 33510-3942
14882414	+ HSBC Mortgage Services, Inc., Bankruptcy Department, 636 Grand Regency Blvd, Brandon, FL 33510-3942
14882415	+ HSBC Mortgage Services, Inc., Bankruptcy Department, 636 Grand Regency Road, Brandon, FL 33510-3942
14882420	+ Keystone Collections, 546 Wendel Rd., Irwin, PA 15642-7539
14913485	+ LSF9 Master Participation Trust, Caliber Home Loans, 13801 Wireless Way, Oklahoma City, OK 73134-2500
14882426	+ Thd/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: jennifer.chacon@spservicing.com	Nov 17 2020 03:59:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
14897070	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Nov 17 2020 03:59:00	Caliber Home Loans, Inc, 13801 Wireless Way, Oklahoma City, OK 73134-2500
14882427	Email/PDF: DellBKNotifications@resurgent.com	Nov 17 2020 03:46:02	Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682
14882410	+ Email/PDF: gecsed@recoverycorp.com	Nov 17 2020 03:42:55	GE Money Bank, PO Box 103104, Roswell, GA 30076-9104
14882409	Email/PDF: gecsed@recoverycorp.com	Nov 17 2020 03:42:55	GE Money Bank, c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Attn: Ramesh Singh, Miami, FL 33131-1605
14882411	Email/PDF: gecsed@recoverycorp.com	Nov 17 2020 03:45:57	Gemb/Jcp, Po Box 984100, El Paso, TX 79998
14896006	+ Email/Text: sbse.cio.bnc@mail@irs.gov	Nov 17 2020 03:56:00	Internal Revenue Service, 1000 Liberty Ave Room 711B, Pittsburgh, PA 15222-4107
14901535	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 17 2020 03:57:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14882421	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 17 2020 03:57:00	Midland Credit, 8875 Aero Dr, San Diego, CA 92123-2255

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14882423	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2020 03:57:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
14882422	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 17 2020 03:57:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
14882424	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 17 2020 09:16:47	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14883289	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 17 2020 09:16:47	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14882425	+ Email/PDF: resurgentbknofications@resurgent.com	Nov 17 2020 03:43:02	Resurgent Capital, PO Box 10587, Greenville, SC 29603-0587
14915195	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 17 2020 03:43:04	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Goldman Sachs Mortgage Company
cr		LSF9 MASTER PARTICIPATION TRUST
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14897067	*+	Beneficial, Po Box 3425, Buffalo, NY 14240-3425
14897068	*	Beneficial Consumer Discount Company, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620
14897069	*+	Beneficial/HFC, Po Box 3425, Buffalo, NY 14240-3425
14897071	*+	Citibank, 701 East 60th Street N, Sioux Falls, SD 57104-0493
14897072	*+	Citibank USA, P.O. Box 92350, Albuquerque, NM 87199-2350
14897073	*+	Citizens Caf, 480 Jefferson Blvd, Warwick, RI 02886-1359
14897091	*P++	DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577, address filed with court., Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682
14897074	*+	ECMC, PO Box 16408, Saint Paul, MN 55116-0408
14897076	*+	GE Money Bank, PO Box 103104, Roswell, GA 30076-9104
14897075	*	GE Money Bank, c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Attn: Ramesh Singh, Miami, FL 33131-1605
14897077	*	Gemb/Jcp, Po Box 984100, El Paso, TX 79998
14897078	*+	HSBC Mortgage Services, PO Box 21188, Saint Paul, MN 55121-0188
14882413	*+	HSBC Mortgage Services Inc, PO Box 21188, Saint Paul, MN 55121-0188
14897079	*+	HSBC Mortgage Services Inc, PO Box 21188, Saint Paul, MN 55121-0188
14897080	*+	HSBC Mortgage Services, Inc., 636 Grand Regency Blvd, Brandon, FL 33510-3942
14882417	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, P.O. Box 21125, Philadelphia, PA 19114
14897081	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, P.O. Box 21125, Philadelphia, PA 19114
14882418	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222
14897082	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222
14882419	*	Internal Revenue Service, Insolvency Unit, P.O. Box 628, Pittsburgh, PA 15230
14897083	*	Internal Revenue Service, Insolvency Unit, P.O. Box 628, Pittsburgh, PA 15230
14897084	*+	Keystone Collections, 546 Wendel Rd., Irwin, PA 15642-7539
14897085	*+	Midland Credit, 8875 Aero Dr, San Diego, CA 92123-2255
14897087	*	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
14897086	*	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
14897088	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
14897089	*+	Resurgent Capital, PO Box 10587, Greenville, SC 29603-0587
14897090	*+	Thd/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 2 Undeliverable, 29 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Goldman Sachs Mortgage Company bnicholas@kmlawgroup.com
Chandra Marie Arkema	on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST carkema@squirelaw.com
Office of the United States Trustee	ustpreregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Debtor Roy R. Eland ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr.	on behalf of Joint Debtor Teresa J. Eland ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Thomas Song	on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST pawb@fedphe.com

TOTAL: 7